

Service Fees & Charges effective 01 November 2025

The following are the bank's service fees which are subject to change. Please enquire at any BCI office.

S1 PEOPLE'S SAVER ACCOUNT - PAY AS YOU GO

Transaction Fee (withdrawal via teller)	\$1
Reconciliation books - 1st one free	\$3
Debit interest charge	19.50%

S3 MY FIRST SAVER ACCOUNT

Monthly admin fee	\$Nil
Lost passbook replacement	\$20

S6 EVERYDAY ACCOUNT - ALL YOU CAN EAT

Transaction fee (withdrawal via teller 2 free per month)	\$1
Monthly fee	\$7
Eftpos and BCI ATM transactions	\$Nil
Reconciliation books	\$3
Debit interest charge	19.50%pa

S7 CHEQUE ACCOUNT

Cheque transaction fee <i>plus 0.35c per transaction</i>	\$3.50 per month
Cheque book (50 leaves)	\$8
Cheque book (100 leaves)	\$12
Dishonour fee	\$30
Overdraft facility fee 1% of limit. Min	\$200
Unarranged overdraft	\$30 per day
Stop cheque fee	\$15 per item
Special answer fee BCI	\$15
Special answer fee other banks	\$30
Medium 50 page deposit book	\$15
Large 50 page deposit book	\$20

S8 GOLDEN SAVER ACCOUNT

Monthly admin fee	\$Nil
Debit interest charge	19.50%pa

S9 BONUS SAVER ACCOUNT

Withdrawal via teller	\$1.50
-----------------------	--------

S21 PASSBOOK ACCOUNT - OUTER ISLANDS ONLY

Savings admin fee	\$1
Lost passbook replacement	\$20
Debit Interest charge	19.50%

TERM DEPOSIT

Withdrawal before maturity <i>If below 2%, all accrued interest will be forfeited</i>	\$50 plus 2% off rate
------------------------------------------------------------------------------------------	-----------------------

VAKA DEBIT MASTERCARD

Reissue of card	\$15
Online dispute	\$50
Transaction fee (ATM withdrawal)	\$0.35
Mastercard transaction fee (eftpos and online transactions)	\$0.35

AUTOMATIC PAYMENTS

New/modify/cancel	\$5
Transaction fee - external	\$1
Transaction fee - internal	\$Nil

BANK CHEQUES

Issuance	\$12
Cheque delivery	\$5
Cancellation	\$12

BANK OF OVERSEAS CHEQUES

Cheques drawn on New Zealand	\$20 per cheque
Cheques drawn on other countries	\$65 per cheque
Dishonoured cheques	\$65 oer cheque

BANK STATEMENTS

Printed/Electronic	\$5 per page
--------------------	--------------

FOREIGN CURRENCY

Sale of foreign notes	\$6
Purchase of foreign notes	\$7.50

INTERNATIONAL TRANSFERS

To New Zealand	\$15
From New Zealand to BCI account	\$7.50 (pension payments \$5)
To other countries BCI account	\$35 plus overseas costs
From other countries to BCI account	\$7.50
Transfer trace/return funds	\$55

WITHHOLDING TAX ON DEPOSITS

Non Residents	15%
---------------	-----

BANK CONFIRMATIONS

Short form audit confirmation	\$40 per hour - min 1 hr
Comprehensive audit confirmation	\$50 per hour - min 1 hr
Bank reference/opinion/ confirmation	\$10

VOUCHER AND MISCELLANEOUS ENQUIRIES

Voucher search	\$50 per hour - min 1/2 hr
Miscellaneous services	\$50 per hour - min 1/2 hr

OTHER FEES

3 rd party withdrawal	\$5 per transaction
Dormancy fee	\$15 per quarter year*
BCI alerts	\$0.25
MyIB password reset	\$5
Wages/Salary manual post	\$1 per transaction

* Dormancy fee on all accounts inoperative for 2 years

** BCI will not be responsible of other bank fees and charges